United States Bankruptcy Court Western District of New York

Case No. 22-20397-PRW In re: Mychelle Appleberry Chapter 7

Debtor

CERTIFICATE OF NOTICE

District/off: 0209-2 User: admin Page 1 of 1 Date Rcvd: Aug 26, 2022 Form ID: 309A Total Noticed: 3

The following symbols are used throughout this certificate:

Symbol **Definition**

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 28, 2022:

Recip ID Recipient Name and Address

+ Mychelle Appleberry, 52 Radio Street, Rochester, NY 14621-4536 21919105 + City Hall Treasurer, Rm 130 Church Street, Rochester, NY 14612

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Notice Type: Email Address Recip ID Date/Time Recipient Name and Address

EDI: FKWGORDON Aug 26 2022 22:23:00 Kenneth W. Gordon, Kenneth W. Gordon,

Attorney at Law, 625 Honeoye Falls Five Points

Road, Honeoye Falls, NY 14472

TOTAL: 1

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 28, 2022 Signature: /s/Gustava Winters

Debtor 2 (Spouse, if filling) United States Bankruptcy Court Western District of New York Case number: 2-22-20397-PRW Social Security number or ITIN: xxx-xx-9387 Social Security number or ITIN: xxx-xx-9387 Social Security number or ITIN: xxx-xx-9387 Date case filed for chapter 7 August 25, 2022

Official Form 309A (For Individuals or Joint Debtors)

10/2020

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered. This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at https://pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Mychelle Appleberry	
2.	All other names used in the last 8 years		
3.	Address	52 Radio Street Rochester, NY 14621	
4.	Debtor's attorney Name and address	Pro Se	
5.	Bankruptcy trustee Name and address	Kenneth W. Gordon Kenneth W. Gordon, Attorney at Law 625 Honeoye Falls Five Points Road Honeoye Falls, NY 14472	Contact phone 585–362–7315

For more information, see page 2 >

6. Bankruptcy clerk's office

Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov.net/

100 State Street Rochester, NY 14614

Website: http://www.nywb.uscourts.gov

Hours open: 8:00 a.m. to 4:30 p.m.

Monday – Friday

Contact phone (585) 613-4200

Date: August 26, 2022

7. Meeting of creditors

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. September 29, 2022 at 02:00 PM

*FOR 341 MEETING CALL-IN NUMBER & PASSCODE, CHECK THE DOCKET OR CONTACT THE TRUSTEE LISTED IN SECTION 5 OF THIS NOTICE.

Individual debtors must provide picture identification and proof of social security number to the trustee at this meeting of creditors. Failure to do so may result in your case being dismissed.

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Location:

DUE TO COVID19 THE MEETING OF CREDITORS WILL BE HELD TELEPHONICALLY UNTIL FURTHER NOTICE.

PLEASE CHECK THE CASE DOCKET FOR CURRENT INFORMATION.

8. Presumption of abuse

If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.

Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.

9. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:

You must file a complaint:

- if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or
- if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).

You must file a motion:

 if you assert that the discharge should be denied under § 727(a)(8) or (9). Filing deadline: November 28, 2022

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Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the conclusion of the meeting of creditors

10. Proof of claim

Please do not file a proof of claim unless you receive a notice to do so.

No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.

11. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.